

Direct Debit Service Agreement



1. **Debiting your Account**

By signing a Direct Debit Request (DDR) you have authorised SA Water to arrange for funds to be debited from your nominated account. SA Water will debit your account in accordance with the conditions below.

SA Water will only arrange for funds to be debited from your account as authorised in the DDR.

If the debit falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day.

2. **Changes Made by SA Water**

SA Water may vary any details of this agreement of DDR at any time by giving you at least fourteen days written notice.

3. **Customer Changes**

For all matters affecting the direct debit arrangements the customer needs to:

- Contact SA Water directly on 1300 650 950 and;
- Notify SA Water at least fourteen days before the next debit day to stop or defer a debit payment;
- Notify SA Water at least fourteen days before the next debit day to arrange cancellation of authority to us.

4. **Our Obligations**

It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a direct debit payment to be made in accordance with DDR.

If there are insufficient clear funds in your account to meet a payment:

- You may be charged a fee and/or interest by your financial institution;
- You may also incur fees imposed by SA Water, and;
- You must arrange for the payment to be made by another method.

You should check your account statement to verify the amount has been debited from your account.

5. **Disputes**

If you believe there has been an error in debiting your account you should contact us on 08 8204 1644 and confirm this in writing with us as soon as possible.

If we conclude that your account has been incorrectly debited we will arrange for your account to be reimbursed with the incorrectly debited amount. We will notify you in writing of the amount by which your account has been adjusted.

If we conclude that your account has not been incorrectly debited we will provide you with reasons and any evidence of this finding.

If we cannot resolve the matter in the first instance you can refer it to your financial institution, which will obtain details from you of the disputed transaction and lodge it on your behalf.

6. **Accounts**

You should check:

- With your financial institution to find out whether direct debiting through the bulk electronic clearing system (BECS) is available from your account, as direct debiting is not available on all accounts offered by financial institutions;
- Your account details against a recent account statement to ensure they are correct;
- With your financial institution, if you are unsure how to complete the account details on the DDR.

At this point in time SA Water does not accept credit cards for direct debit.

7. **Confidentiality**

Your records and account details will be kept private and confidential. Those details will only be disclosed if you or your financial institution requests them in connection with your direct debit payment plan.

8. **Privacy**

The information requested on this form is for the purpose of providing you with direct debit payment facilities. Your personal information will only be used or disclosed for purposes relating to your direct payment facility in accordance with the State Government Information Privacy Principles. If you wish to update or access the information that we hold about you, please contact us.